

Prepared by:
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2309 Oliver Road
Monroe, LA, 71201
Telephone: 318-330-9020
Emily Kaye Courteau Bar# 100570

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Return To:
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**Substitute Trustee's Deed
Indexing Instructions**

Lot 7, Part A, Red Oaks S/D, Sec 10, T-2-S, R-8-W, Plat Book 12, pages 51-53, Desoto Co., MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

GRANTOR:
Emily Kaye Courteau
2309 Oliver Road
Monroe LA 71201
318-330-9020

GRANTEE:
Wells Fargo Bank, NA
7495 New Horizon Way
Frederick, MD 21703
800-662-3806

WHEREAS, on the 20th day of April, 2004 and acknowledged on the 20th day of April, 2004, Margaretha Kruger, a married person and Barend Kruger aka Barend J Kruger, a married person, executed and delivered a certain Deed of Trust unto First National Financial Title Services, Inc., Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1976 at Page 654; and

WHEREAS, on the 19th day of October, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3092 at Page 530; and

WHEREAS, on the 19th day of October, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3093 at Page 427; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee advertised the sale of the following described real property by Substitute Trustee's Notice of Sale, dated May 17, 2010 by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in DeSoto Times-Tribune for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 15th day of June, 2010, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee, did on the 15th day of June, 2010, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

Lot 7, Part A, Red Oaks Subdivision, Section 10, Township 2 South, Range 8 West, as shown by plat of record in Plat Book 12, Pages 51-53, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

WHEREAS, at said sale Wells Fargo Bank, NA was the highest bidder and best bidder, therefore, for the sum of \$163,329.86 and the same was then and there struck off to Wells Fargo Bank, NA and it was declared the purchaser thereof; and

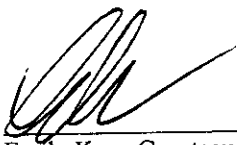
WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW THEREFORE, I, Emily Kaye Courteau, Substitute Trustee, for the consideration of \$163,329.86 do hereby convey the above-described property to Wells Fargo Bank, NA.

I convey only such title as is vested in me as Substitute Trustee.

sw/F09-3020

WITNESS MY SIGNATURE, this the 15 day of June, 2010.

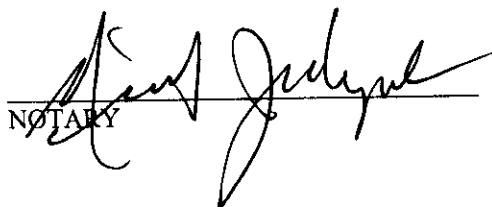


Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA

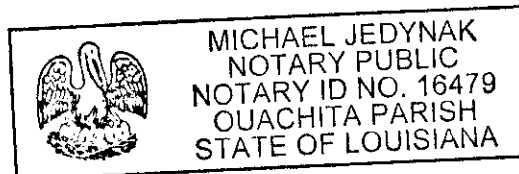
PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 15 day of June, 2010, the within named Emily Kaye Courteau, Substitute Trustee, who acknowledged that (s)he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



NOTARY

AT DEATH
MY COMMISSION EXPIRES



DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 20th day of April, 2004 and acknowledged on the 20th day of April, 2004, Margaretha Kruger, a married person and Barand Kruger aka Barand J Kruger, a married person, executed and delivered a certain Deed of Trust unto First National Financial Title Services, Inc., Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1978 at Page 654; and

WHEREAS, on the 19th day of October, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3082 at Page 530; and

WHEREAS, on the 19th day of October, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3093 at Page 427; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of June, 2010, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Volume No. 115 on the 25 day of May, 2010

Volume No. 115 on the 1 day of June, 2010

Volume No. 115 on the 8 day of June, 2010

Volume No. _____ on the _____ day of _____, 2010

Volume No. _____ on the _____ day of _____, 2010

Volume No. _____ on the _____ day of _____, 2010

Diane Smith

Sworn to and subscribed before me, this 8 day of June, 2010

BY Judy Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



Lot 7, Part A, East Gate Subdivision, Section 16, Township 2 South, Range 3 West, as shown by plat of record in Plat Book 12, Pages 51-53, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

of 375 words @ .12 \$ 45.00
int insertions of 750 words @ .10 \$ 75.00
cation and depositing to same \$ 3.00

I will only convey such title as is vested in me as Substitute Trustee
R'S FEE: \$ 123.00

WITNESS MY SIGNATURE,
this day May 17, 2010

Emily Kaye Courteau
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020

do, MS 38632 • 662.429.6397 • Fax: 662.429.5229

sw/F09-3020

PUBLISH: 5-25-10/6-1-10/6-9-